

**IN THE SPECIFICATION:**

Please amend the Specification as follows.

Please amend the paragraph [0024] with reference to paragraph numbering used in the corresponding U.S. Publication No. 2006/0116887:

--[0024] The information providing means 140 provides the second terminal ~~110~~  
20 with various information including the information on the balance item and the  
balance managed by the DB 110 via the network.--